THE MINISTER OF TEXTILES AND FOOD PROCESSING INDUSTRY (SHRI HUKUMDEO NARAYAN YADAV) (a) Some broad guidelines for joint ventures in deep sea fishing, test fishing in the Indian Exclusive Economic Zone (EEZ) and leasing foreign fishing vessels have been considered for the development of deep sea fishing and to promote export of marine products

(b) and (c) Deep sea fishing vessels are operated beyond the area of operation of small fishermen i.e. beyond the territorial waters. Therefore, operation of deep sea fishing vessels should not affect the small fishermen

(d) No, Sir.

Non payment of gratuity to a retired Head clerk of State Bank of Indore, Chandni Chowk Branch, Delhi

893 SHRI RAM NARESH YADAV Will the Minister of FINANCE be pleased to refer to answer to Unstarred Question 3548 given in the Rajya Sabha on 6th September, 1990 and state

(a) whether it is a fact that Gratuity amount of Rs 24,000 has not yet been released to the retired Head Clerk of State Bank of Indore, Chandni Chowk Branch, Delhi, if so, the reasons therefor,

(b) how many letters Government have received from Members of Parliament regarding payment of Provident Fund and Gratuity amount to him during this year, and

(c) what action has been taken thereon till date?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) to (c) Information is being collected from the bank and will be laid on the Table of the House to the extent possible

Overdues of Commercial Banks from the Agricultural Sector

894 SHRI SURESH PACHOURI Will the Minister of FINANCE be pleased to state

(a) whether in the agricultural sector the overdues of commercial banks, including the regional, rural and co-operative banks have reached a staggering level of 43 per cent of the demand,

(b) if so, what were the total overdues as on June, 1988,

(c) to what extent it has been further increased upto 1990,

(d) to what extent the overdues in the cooperatives have been less in comparison to commercial banks;

(e) what are the reasons therefor and

(f) what steps are being taken to recover the dues from the farm sector?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH) (a) For the year ending June, 1988, the per centage of overdues to demand in case of Primary Agricultural Cooperative Societies (PACs) was 40 65 per cent (latest data available) For the Regional Rural Banks (RRBs), this figure was 51 11 per cent and for Public Sector Banks, the same was 43 9 per cent

(b) The total overdues as on June 30, 1988 were Rs 2132 crores for Primary Agricultural Co-operative Societies (PACS), Rs 630 crores for Regional Rural Banks (RRBs) and Rs 2207 crores for Public Sector Banks

(c) to (f) The figures of overdues for June, 1990 are not available. While cooperative banks are mainly involved in financing agricultural and rural development activities, the same is only one sector for financing for the commercial banks and as such the comparison between the two may not be wholly appropriate The banks take a number of steps to improve recovery performance in respect of their advances These guidelines relate to banks taking effective measures like strengthening and gearing up of organisational structure both at controlling offices and field level, adopting systematic approach to lending, toning up pre-lending appraisal system and post lending supervision techniques involving, *inter-alia*, constant contact with the beneficiaries to ensure that the defaults are brought down to minimum and launching of recovery drives with the help of State Government officials The banks have also been advised by Reserve Bank of India to create a separate recovery cells for a cluster of nearby branches for continuous and effective supervision and recovery where overdues exceed 50 per cent of demand and agricultural advances are sizeable.

राष्ट्रीयकृत बैंकों में धोखाधड़ी और गबन के मामलों में वृद्धि

895. **श्री राम जेठमलानी :**
श्री लराम सिंह यादव :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि राष्ट्रीयकृत बैंकों में धोखाधडी और गबन के मामलो मे निरन्तर वृद्धि हो रही है ;

(ख) यदि हा, तो 1987–88, 1988–89 और 1989–90 के वर्षों के दौरान, ऐसे मामलो की वर्षवार सख्या कितनी थी और इन मामलो में वर्षवार कितनी-कितनी राशि अन्तर्ग्रस्त थी ; और

(ग) सरकार ने ऐसी घटनाओं को रोकने के लिये क्या कदम उठाये है और बैंक के कार्यकरण पर उनका क्या प्रभाव पडा ?

वित्त मंत्रालय में उप मंत्री और विदेश मंत्रालय में उपमंत्री (श्री दिग्विजय सिंह) (क) और (ख) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंक धोखाधडियों पर साख्यिकीय आकड़ो के समेकन और रख-रखाव सबधी वर्तमान प्रणाली से बैंको मे गबन के मामलो के सबध मे अलग से सूचना प्राप्त नही होती है । बहरहाल, वर्ष 1987, 1988 और 1989 के लिये सरकारी क्षेत्र के बैंको द्वारा भारतीय रिजर्व बैंक को दी गयी सूचना के अनुसार धोखाधडी के मामलो की कुल सख्या और उनमे अन्तर्ग्रस्त धनराशि नीचे दर्शायी गई है :

(रुपये लाखों मे)

वर्ष	धोखाधडी के मामलो की सख्या	अन्तर्ग्रस्त धनराशि
1987	1902	4087.34
1988	1834	2902.24
1989	1584	5021.67

(आंकड़े अनन्तिम)

(ग) भारतीय रिजर्व बैंक और सरकार दोनो ने ही धोखाधडियो के मामलो का रोकने और उनका तुरन्त पता लगाने के लिए कुछ कदम उठाये है । बैंको ने विस्तृत लेखा प्रक्रियाओ और सुरक्षा उपायो को भी निर्धारित किया है। प्रतिवर्ष कार्य योजनायें तैयार की जाती है और तिमाही आधार पर उनकी सरकारी स्तर पर समीक्षा की जाती है। इन कार्य योजनाओं मे निवारक उपायो पर बको द्वारा अध्ययन किये जाने के साथ-साथ धोखाधड़ियो के मामलों में बैंको द्वारा की गयी दण्डात्मक कार्रवाई